

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: RONALD E. SMITH	§	Case No. 09-72955
LORI A. SMITH	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/16/2009.
- 2) The plan was confirmed on 01/22/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 05/28/2010, 09/23/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/03/2010, 02/03/2011, 07/03/2012.
- 5) The case was dismissed on 08/10/2012.
- 6) Number of months from filing or conversion to last payment: 33.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,700.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 21,315.00	
Less amount refunded to debtor	\$ 0.00	
NET RECEIPTS		\$ 21,315.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,376.03	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,876.03
Attorney fees paid and disclosed by debtor:	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
CORNERSTONE CREDIT UNION	Sec	17,000.00	13,500.00	13,500.00	6,516.99	2,601.79
CORNERSTONE CREDIT UNION	Uns	0.00	3,071.48	3,071.48	0.00	0.00
WESTLAKE FINANCIAL SERVICES	Sec	9,293.00	8,123.45	8,123.45	3,334.66	1,635.84
ILLINOIS DEPARTMENT OF	Uns	5,495.00	3,696.46	3,696.46	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	314.81	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	6,542.67	6,542.67	107.96	0.00
INTERNAL REVENUE SERVICE	Sec	8,703.00	4,025.00	4,025.00	2,241.73	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	53,203.78	53,203.78	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	9,578.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	13,218.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	14,638.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	6,127.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	3,842.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	5,302.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	2,925.00	NA	NA	0.00	0.00
AFNI	Uns	110.95	NA	NA	0.00	0.00
ALLIED BUSINESS ACCOUNTS, INC.	Uns	4,221.12	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CAVALRY PORTFOLIO SERVICES	Uns	366.37	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES	Uns	170.00	NA	NA	0.00	0.00
CBCS	Uns	458.00	NA	NA	0.00	0.00
CHECK IT	Uns	95.00	95.18	95.18	0.00	0.00
CITY OF ROCHELLE AMBULANCE	Uns	341.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT, LP	Uns	165.00	NA	NA	0.00	0.00
EAGLE RECOVERY ASSOCIATES,	Uns	1,530.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	250.00	256.46	256.46	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	240.00	240.86	240.86	0.00	0.00
HEALTH CARE BILLING SERVICE	Uns	138.50	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,600.00	1,109.13	1,109.13	0.00	0.00
KSB MEDICAL GROUP	Uns	2,891.00	NA	NA	0.00	0.00
LAW OFFICES OF MITCHELL KAY	Uns	7,529.59	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	623.75	722.75	722.75	0.00	0.00
NORTH SHORE AGENCY	Uns	51.41	NA	NA	0.00	0.00
NORTHLAND GROUP	Uns	496.40	NA	NA	0.00	0.00
ROBERT A. WHITTAKER, DMD	Uns	78.00	NA	NA	0.00	0.00
ROCHELLE COMMUNITY HOSPITAL	Uns	174.50	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	995.35	831.40	831.40	0.00	0.00
RRCA ACCOUNTS MANAGEMENT	Uns	3,185.53	3,077.33	3,077.33	0.00	0.00
STATE COLLECTION SERVICES	Uns	174.00	NA	NA	0.00	0.00
VILLAGE OF HILLCREST	Uns	77.04	NA	NA	0.00	0.00
TRIBE LAW OFFICE BARBARA	Uns	0.00	1,224.00	1,224.00	0.00	0.00
PYOD LLC	Uns	0.00	496.40	496.40	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	298.92	298.92	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	393.79	393.79	0.00	0.00
RECOVERY MANAGEMENT	Uns	0.00	77.04	77.04	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	107.50	107.50	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	245.99	245.99	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	225.00	225.00	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 21,623.45	\$ 9,851.65	\$ 4,237.63
All Other Secured	\$ 4,025.00	\$ 2,241.73	\$ 0.00
TOTAL SECURED:	\$ 25,648.45	\$ 12,093.38	\$ 4,237.63
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 6,542.67	\$ 107.96	\$ 0.00
TOTAL PRIORITY:	\$ 6,542.67	\$ 107.96	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 69,373.47	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,876.03	
Disbursements to Creditors	\$ 16,438.97	
TOTAL DISBURSEMENTS:		\$ 21,315.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 10/24/2012

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.